Adviser Profile

madison FINANCIAL GROUP

The financial services offered to you by:

WAYNE LEAR, is an Authorised Representative of MADISON FINANCIAL GROUP PTY LTD ("Madison")

The financial services that Wayne Lear (ASIC No. **262367**) offers are provided by:

HIGHFENN PTY LTD trading as CONSCIOUS MONEY

ABN No:	16 106 490 537
ASIC No:	**368220**
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CONSCIOUS MONEY *it's your choice*

I have been providing financial services advice to clients since 1982 and have been a representative of Madison since 1 July, 2006. I hold the following qualifications/Professional Memberships:

- Certified Financial Planner (CFP)
- Certified Self Managed Superannuation Fund Specialist Advisor (SSA)
- Financial Planning Association of Australia
- Financial Planning Association of the USA
- Self Managed Superannuation Professionals Association of Australia
- Australian Institute of Management
- Diploma of Catering and Hotel Management – University of Victoria
- Consultant in Federal Government Superannuation Schemes
- Financial Life Planning and Financial Psychology

I am authorised by Madison to provide personal advice, general advice and to deal in:

- Deposit Products
- Non-Basic Deposit Products
- Government Debentures, Stocks and Bonds
- Life Insurance Investments Products
- Life Insurance Risk Products
- Managed Investments
- Securities
- Retirement Savings Account Products
- Superannuation

As part of my services to you, I am able to provide advice on the following:

- Wealth Creation and Managed Portfolio Services
- Retirement Planning and Pension Advice
- Personal and Corporate Superannuation
- Personal and Business Risk Insurance
- Cash Flow and Debt Reduction Strategies
- Portfolio Review and Ongoing Service
- Direct Equities
- Instalment Warrants
- Reverse Mortgages
- Self Managed Superannuation Funds
- Cth Public Sector Super Schemes
- Margin Lending and Geared Investments

How do we charge our clients for our services?

The financial services are paid for in the following manner,

a) We calculate fees on a fixed dollar amount of up to $412.50 (including GST) per hour. We may also receive commissions (initial and ongoing) paid to us by product providers will be specified at the time of the recommendation.

b) For preparation of a strategy recommendation and implementation we quote our fees on an individual basis depending upon the type of advice required and the level of complexity. We will always advise you of our terms of engagement prior to commencing work on your behalf.

How are we paid?

(a) All fees and gross commission payments are shared between our practice and Madison under a split sharing arrangement fixed at 97%. For instance every $1,000 of income received by Madison will generate $970 of income to us.

(b) My remuneration is based on the fees and commissions I am able to generate through my activities as an Authorised Representative.

(c) We are required to keep a Register of Alternative Remuneration which shows any payment other than fees and commissions which may be received by us from fund managers or product providers. This register is available for inspection with 7 days notice.

Important Note **The Adviser Profile forms an essential part of the Financial Services Guide. Your Financial Services Guide is not complete without it.**